

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

ROBERT G. LYNCH

Serial No.: 10/803,651

Filed: March 18, 2004

For: METHOD FOR CALCULATING IBNP HEALTH RESERVES  
WITH LOW VARIANCE

Group Art Unit: 3626

Examiner: Reginald R. Reyes

Attorney Docket No.: LYR 0101 PUS

**RESPONSE TO RESTRICTION REQUIREMENT**

Mail Stop Amendment  
Commissioner for Patents  
U.S. Patent & Trademark Office  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This is a response to the Restriction Requirement of November 10, 2008. Applicant elects without traverse to prosecute Group I comprising Claims 1-14 and 21-34, drawn to a method.

Prompt and favorable consideration of this application is requested. If the Examiner notes any minor errors, the Examiner is invited to telephone the undersigned so that the matter can be promptly handled by Examiner's amendment.

Respectfully submitted,

**ROBERT G. LYNCH**

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Date: December 10, 2008

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